**Define CS, fit into CC**

### 1. CUSTOMER SEGMENT(S) — CS

Who is your customer?
i.e. working parents of 0-5 y.o. kids

One who lends money.
One who wishes to borrow money.

### 6. CUSTOMER CONSTRAINTS — CC

What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices.

- Lack of network Connection
- Lack of technical knowledge to use the website.
- Lack of awareness.

### 5. AVAILABLE SOLUTIONS — AS

Which solutions are available to the customers when they face the problem or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking

Already existing solution are only checking the eligibility of loan to borrowers, but our solution also gives the maximum applicable loan for the borrower.

**Explore AS, differentiate**

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**Focus on J&P, tap into BE, understand RC**

### 2. JOBS-TO-BE-DONE / PROBLEMS — J&P

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.

Lenders:

Loan defaulting i.e., the borrowers failing to repay the loan.

Borrowers:

Inability to predict the chance of their loans getting approved.

### 9. PROBLEM ROOT CAUSE — RC

What is the real reason that this problem exists? What is the back story behind the need to do this job?
i.e. customers have to do it because of the change in regulations.

Lenders find it difficult to manually verify if they can provide loan or not to a client

### 7. BEHAVIOUR — BE

What does your customer do to address the problem and get the job done?
i.e. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

A robust system that eliminates the manual work of checking the eligibility of the borrower for a particular loan.

**Focus on J&P, tap into BE, understand RC**

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**Identify strong TR & EM**

### 3. TRIGGERS — TR

What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news.

Knowing the maximum eligible amount for loan, borrowers can easily apply for correct amount of loan and get quick approval.

### 4. EMOTIONS: BEFORE / AFTER — EM

How do customers feel when they face a problem or a job and afterwards?
i.e. lost, insecure > confident, in control - use it in your communication strategy & design.

Before:
- Borrowers are doubtful about their loan approval.
- Lenders are doubtful and insecure to lend money

After:
- Borrowers are aware of their maximum loan limit.
- Lenders are confident to lend money.

### 10. YOUR SOLUTION — SL

If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality.
If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behaviour.

Creating web application to collect various parameters like income, credit score, etc. and using several machine learning models to predict the possibility of loan approval (for Personal loan and vehicle loan).

### 8. CHANNELS of BEHAVIOUR — CH

**8.1 ONLINE**
What kind of actions do customers take online? Extract online channels from #7

**8.2 OFFLINE**
What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

Online:
- Lender can verify the eligibility of the borrower for loan approval.
- Borrower can know the maximum limit of loan that they can borrow.

Offline:
- Submission of necessary documents.
- Meet with manager / officer to check their loan eligibility.
- Wait in the bank for long time period.

**Identify strong TR & EM**